



An Intro to Estate Planning

You do not need estate planning to leave *something* for your kids. But estate planners can help you reach new heights. Here are three sandbags estate planners like to cut off:

- **Probate.** Without a good plan in place (like a living trust), your real estate will go through probate before your kids can take title. Like all court proceedings, this takes time and money.

- **Creditors.** Wealth seems to attract creditors and litigants. But with the right protections in place, your kids' creditors will have no way to reach inheritance funds.

- **Estate Taxes.** The Estate tax only hits really big estates, but it charges 55%. And if you do not plan well, this tax will hit again at the next generation — a real Hindenburg disaster.

